



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP is a free and impartial Medicare information and counseling program provided by the Indiana Department of Insurance.

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## SHIP/Medicare Column, August, 2019

Submitted by: Cheryl St. Clair, Executive Director for SHIP

**Question:** I am a veteran and am eligible for Veterans Administration (VA) Health Benefits. I am about to turn 65 and wonder how Medicare works with VA benefits.

**Answer:** You can have both Medicare and VA Health Benefits, but Medicare and VA benefits do not work together. In order for your VA benefits to cover your health care, you generally must receive your health care services at a VA facility; and Medicare does not pay for any care that you receive at a VA facility. In order for Medicare to cover your care, you must receive care at a Medicare-certified health care facility that works with Medicare coverage.

Therefore, VA benefits will not pay for Medicare cost-sharing (deductibles, copayments, coinsurances). If you choose not to enroll in Medicare but do keep your VA coverage, you will not have health insurance coverage for facilities outside the VA health system. Some veterans choose to enroll only in Medicare Part A (Hospital Insurance) because it's premium-free but turn down Part B (Medical Insurance) because of its \$135.50 monthly premium. Then, if they want to enroll in Part B in the future. They generally face late enrollment penalties (higher premiums) and would likely have to wait to enroll during a yearly General Enrollment Period (GEP). You would not be eligible for a Part B Special Enrollment Period (SEP) if you delay Medicare enrollment solely because you have VA Health Benefits.

The VA recommends that veterans with VA Health Benefits enroll in Parts A and B as soon as they are eligible for Medicare. That way they have Medicare coverage in case they need to get health care outside the VA system.

If you plan to enroll in Parts A and B to start at age 65, you should do so during your Initial Enrollment Period (IEP) - in the three months before your birth month. Enrolling in Part B provides you with the flexibility of getting health care coverage outside the VA system. Remember, you can also use your VA Health Benefits to get coverage for health care services and items not covered by Medicare, such as over-the-counter medications, annual physical exams, and hearing aids.

Also, be sure to think over your drug coverage options when deciding whether or not to delay Medicare enrollment in Part D drug coverage. VA drug coverage is considered to be creditable coverage (at least as good as Medicare Part D), and there would not be a Part D late enrollment

penalty if you choose to use your VA drug benefits instead. However, enrolling in Part D would allow you more options to use local pharmacies to fill your prescriptions.

If you have any questions about how VA Health Benefits work with Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or go online at [www.medicare.in.gov](http://www.medicare.in.gov). SHIP is a free, unbiased counseling program provided by the Indiana Department of Insurance.

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